## COUNTY OF ORANGE INSURANCE REQUIREMENTS

When performing work within County right-of-way, permittee shall provide the County with verification of combined single limit insurance with a minimum amount of One Million Dollars (\$1,000,000.00) for public liability and property damage, from an insurance company satisfactory to the County. The insurance certificate shall name the County of Orange as additional insured along with the permittee. Others may also be required to be named as additional insured (See Note 2 Below). The insurance certificate must contain a clause requiring the insurance company to give the County thirty (30) days written notice prior to any change in insurance coverage (See Note 3, Below). Property coverages shall contain a standard subrogation clause. Evidence of Workers' Compensation insurance must also be provided (See Note 6, and 7 Below).

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- 1. The certificate holder shall be County of Orange, County Property Permits, Post Office Box 4048, Santa Ana, CA 92702-4048.
- 2. Additional insured shall be specifically spelled out in the "Special Items" section of the certificate and shall read as follows:
  - a. For activity or work within ROAD rights-of-way, the additional insured shall be: COUNTY OF ORANGE
  - b. For activity or work within the flood control district rights-of-way, the additional insured shall be: <u>COUNTY OF ORANGE AND ORANGE COUNTY FLOOD</u> CONTROL DISTRICT.
  - c. For activity or work within Harbor, Beaches and Parks facilities, the additional insured shall be: COUNTY OF ORANGE AND THE STATE OF CALIFORNIA
  - d. A single certificate may be furnished which will cover all types of permits issued by County Property Permits which shows the additional insureds to be: <u>COUNTY OF ORANGE</u> and <u>ORANGE COUNTY FLOOD CONTROL DISTRICT</u> and <u>THE STATE OF CALIFORNIA</u>.

NAMING THE "CERTIFICATE HOLDER" AS ADDITIONAL INSURED IS NOT ACCEPTABLE.

- 3. The certificate shall state that the County 'will or shall' be given at least THIRTY (30) DAYS ADVANCE NOTICE of any change of coverage or the cancellation of the policy. Words such as 'will endeavor to' or 'agrees to' are NOT acceptable. Other disclaimers such as '...but failure to mail such...' are also NOT acceptable.
- 4. The certificate shall show the expiration date of the policy. Words such as 'Until Cancelled' are acceptable.
- 5. The certificate may be an exact copy or duplicate. However, it must be originally 'wet' signed by the insurance agency. In order to expedite permit issuance, we may accept a faxed certificate FROM THE INSURANCE AGENT/COMPANY; however, this MUST be followed up with a 'wet signature' copy by mail or messenger.
- 6. The certificate shall include a valid policy of Workers' Compensation Insurance in form approved by the State Insurance Commissioner, OR Workers' Compensation Insurance may be submitted on a separate form. [In a case where permittee does NOT employ persons directly, it will be acceptable to execute a waiver form. Such a form can be provided to the permittee upon request.]

Should you require any further clarification or desire additional information, please contact County Property Permits at 714-834-5715 or 714-834-3432.

PLEASE SEE PAGE A FOR EXAMPLE OF ACCEPTABLE CERTIFICATE OF INSURANCE.